

The Influence of National Health Insurance Participant Satisfaction in Mediating the Relationship of Service Quality and Brand Image Towards Participant Loyalty at RSU Balimed Denpasar

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ABSTRACT

The irregularity of participants in paying National Health Insurance contributions shows that participants lack loyalty in paying contributions which are their routine obligations as participants in the National Health Insurance program. The aim of this research is to reveal the mediating impact of satisfaction on service quality and brand image on loyalty. This research is quantitative research conducted using a survey, using data samples from National Health Insurance participants with active membership and receiving services at the Bali Med Denpasar General Hospital, totaling 82 people with PLS-based SEM analysis. The research results showed that service quality had a positive and significant effect on satisfaction, brand image had no significant effect on satisfaction, service quality and brand image had a positive and significant effect on loyalty, and patient satisfaction was able to mediate the effect of service quality and brand image on patient loyalty. It is hoped that the results of the research can provide advice to related parties to improve the quality of health services, such as how to respond to existing complaints and communicate well with patients and this is expected to have a positive impact on the quality of services.

Keywords: Brand Image; Customer Loyalty; Customer Satisfaction; Service Quality

INTRODUCTION

Using the services of the Social Security Administering Agency or in Indonesia is Badan Penyelenggara Jaminan Sosial (BPJS) for health is an option for Indonesian people because it makes easy for people to access adequate health services with affordable funds. This health service is mandatory for all Indonesian people due to laws and government regulations. Based on data from BPJS Health Denpasar Branch, the number of National Health Insurance or in Indonesia is Jaminan Kesehatan Nasional (JKN) participants who paid premium contributions in 2020 was 72.7%, whereas in 2021 it decreased to 65.3% and in 2022 it decreased again to 62.1%. JKS participants who are most in arrears in premium contributions are class III JKN participants, where in 2022 it is 32.4%, in 2021 it increases to 40.7% and in 2022 it becomes 41.2%. The results of a preliminary study conducted at the Balimed General Hospital in January 2023, found several problems that frequently occurred, namely that many BPJS participants did not routinely pay BPJS monthly contributions, and participants were even found who did not pay the BPJS monthly contributions at all so their BPJS membership cards (Suhartini, 2022).

The reason some people do not regularly pay their health insurance contributions is because when they are not sick they do not immediately feel the benefits of the insurance, so that is the reason they are not disciplined in paying health insurance contributions. Another socio-economic reason BPJS participants are reluctant to pay their health fees is of course financial reasons. For them, paying health fees is not a top priority because they do not see significant benefits, especially since they rarely use these facilities. It is different if the contribution is immediately automatically debited by the bank to the account concerned, but in the BPJS contribution payment options there are several options, namely paying manually or automatically debiting. So, this manual payment option means that many consumers are in arrears in paying their fees.

Loyalty of BPJS participants has an important role in the sustainability of the national health insurance program in Indonesia. Retaining them means improving financial performance and maintaining the continuity of the national health insurance program by the Social Security Administering Body. Loyalty is a deep customer commitment to buying or re-endorsing a product they like even though the influence of the marketing environment has the potential to cause customers to switch (Kotler & Keller, 2016). The benefit of customer loyalty is the reduced influence of attacks from competitors from similar companies, not only competition in terms of products but also competition in terms of perception. Apart from that, loyal customers can encourage company development by providing ideas or suggestions to the company to improve the quality of its products (Lovelock & Wright, 2017). Contributors to creating loyalty include perceptions of suitability of performance, social and emotional identification with the brand, as well as brand usage habits, while according to Kotler and Keller (2016) there are several factors that influence customer loyalty, namely service quality, trust, brand image, and service satisfaction.

Businesses of today assist a large number of customers in meeting all of their needs (Lestari et al., 2023). To get loyal customers, of course customer satisfaction cannot be ignored (Pradana et al., 2023). So it is important for sellers to pay attention to the satisfaction of each of their customers so that customer loyalty is always maintained (Sutiono et al., 2024). Customer satisfaction is one of the most important indicators in service, based on the results of a satisfaction survey conducted by the Denpasar BPJS Health Branch Office at five private hospitals in Denpasar City that collaborate with

BPJS, namely Balimed General Hospital, Surya Husadha Hospital, Prima Medika, Dharma Yadnya and Bali Royal Hospital. The highest satisfaction survey results were at Surya Husadha Hospital at 91.4%, while the lowest was at Balimed General Hospital at 82.4%. The phenomena that researchers found at Balimed General Hospital regarding complaints from JKN participants regarding the quality of JKN services were complicated and convoluted administration processes, poor referral systems and discrimination against participants, especially class III participants, such as unavailable treatment rooms.

Selling all the problems above, it was deemed necessary to measure the level of participant satisfaction with health services at Health Facilities (RS) which are BPJS Health providers. With this research, it is hoped that the implementation of BPJS Health policies can be carried out optimally and the impact of the JKN program run by BPJS Health can be felt by Health Facilities (RS) and the entire community. Based on the problems and Research Gap above, researchers are interested in conducting research on "The influence of JKN participant satisfaction in mediating the relationship between service quality and brand image on participant loyalty at RSU Balimed Denpasar."

LITERATURE REVIEW

Service Quality

Service quality is something that service providers must do well. Service quality as perceived by consumers comes from a comparison between what is offered by a service company, namely expectations and their perception of the performance of the service provider (Supranto, 2016). Service quality is the service activities provided by public service providers that are able to fulfill expectations, desires, and needs and are able to provide satisfaction to the wider community (Pohan, 2017). Quality is basically a word that has a relative meaning because it is abstract. Quality can be used to assess or determine the level of conformity of something to its requirements or specifications.

Brand Image

Brand image is a representation of the overall perception of a brand and is formed from information and past experiences with that brand. Brand image is related to attitudes in the form of beliefs and preferences towards a brand. Consumers who have a positive image of a brand are more likely to make purchases (Sutisna, 2018). Brand image is a collection of brand associations that are formed and embedded in the minds of consumers.

Consumer Satisfaction

Consumer satisfaction is one of the reasons consumers decide to shop at a place. This suggests that customers are content with the product or service provided (Pérez-Morón et al., 2022). If consumers are satisfied with a product, they tend to continue to buy and use it and tell others about their pleasant experiences with the product. Consumer satisfaction is defined as a situation where consumer expectations for a product match the reality received by consumers. If the product falls below expectations, consumers will be disappointed.

Customer satisfaction stands as a cornerstone for any business aiming to attain profitability. It serves as a vital indicator of how well a company is meeting the needs and expectations of its customers. To consistently achieve and maintain customer satisfaction, organizations must ensure that their service operations are conducted with utmost quality and excellence (Song et al., 2022). This involves delivering products or

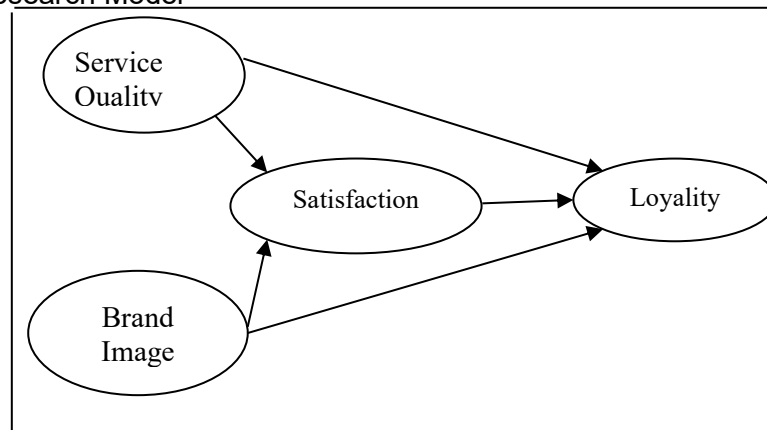
services that not only meet but exceed customer expectations. By prioritizing quality in service delivery, companies can build trust and loyalty among their customer base, leading to repeat business and positive word-of-mouth referrals. Moreover, maintaining high standards of service enhances the reputation of the organization and strengthens its competitive position in the market. Therefore, businesses must continuously strive to improve their service operations and adapt to evolving customer preferences to ensure long-term success and sustainability.

Customer Loyalty

Loyalty is a deeply held commitment to buy or support a preferred product or service again in the future even though situational influences and marketing efforts have the potential to cause customers to switch (Kotler & Keller, 2016). Loyalty is a manifestation of the fundamental human need to belong, support, gain a sense of security, and build attachment and create emotional attachment (Hurriyati, 2017). Consumer loyalty is a customer's commitment to a brand, shop, or supplier based on very positive characteristics in long-term purchases (Tjiptono, 2016). Customer loyalty is the condition of consumers who have a positive attitude towards a particular product by looking at all the attributes attached to that product (Dharmmesta, 2018). According to Griffin (2015), indicators of customer loyalty are willingness to recommend to others, not switching to another product.

The research model for the influence of JKN participant satisfaction in mediating the relationship between service quality and brand image on participant loyalty at RSU Balimed Denpasar is as follows.

Figure 1. Research Model



Based on the research hypothesis model above, the hypotheses in this research are as follows: (1) Service quality has a positive effect on participant satisfaction at RSU Balimed; (2) Brand image has a positive effect on participant satisfaction at RSU Balimed; (3) Service quality has a positive effect on participant loyalty at RSU Balimed; (4) Brand image has a positive effect on participant loyalty at RSU Balimed; (5) Satisfaction has a positive effect on participant loyalty at RSU Balimed; (6) Customer satisfaction is able to mediate the influence of service quality on customer loyalty; and (7) Customer satisfaction is able to mediate the influence of brand image on customer loyalty.

RESEARCH METHOD

The research design uses a qualitative approach carried out using a survey with a questionnaire as the main research instrument designed in this research to explain (explanation) the relationship between the variables studied, namely: service quality, brand image, satisfaction, and loyalty. The results of the analysis showed that the minimum sample size required was 82 people. The sampling technique used was purposive sampling.

The population in this study were class 3 JKN participants who received services at the Balimed Denpasar General Hospital. The sample in this study were patients in the outpatient room at Balimed Denpasar General Hospital who met the following research criteria in this study, the criteria for selecting respondents are as follows: firstly, respondents must be willing to be research participants. Secondly, respondents must be adults, aged over 18 years. Thirdly, respondents must be users of BPJS. And lastly, respondents must have at least a junior high school education. Based on G Power analysis with a correlation of $\rho H1 = 0.3$, α error probability = 0.05, and Power ($1 - \beta$ error probability) = 0.80, the analysis results showed that the minimum required sample size was 82 individuals.

The research questionnaire was prepared based on the results of theoretical and empirical studies and information gathered during pre-research, initially assessing the validity of the face and content, sentences, and structure of each question through discussions with several BPJS Denpasar employees. In the process, several improvements were also made to the content of the questions in the research instrument. Next, the tryout involved 30 respondents to ensure the level of validity and reliability of the research instrument before distributing it to all intended respondents. If the research instrument has been declared valid and reliable at this testing stage, then the research instrument is said to have good calibration for each variable measured studied.

Then the research instruments were distributed directly to all target samples. Data was obtained from the overall distribution of research instruments. Next, they are examined, tabulated, filtered, and analyzed to answer and discuss research problems. In this research, analysis of the influence of service quality and brand image on participant loyalty mediated by participant satisfaction was analyzed using the Partial Least Squares (PLS) analysis technique.

RESULTS

The following are the PLS model specifications established in research to test the influence of service quality and brand image on participant loyalty mediated by participant satisfaction variables, where the service quality and brand image constructs are second-order constructs:

Figure 2. Second Order Model Evaluation Image

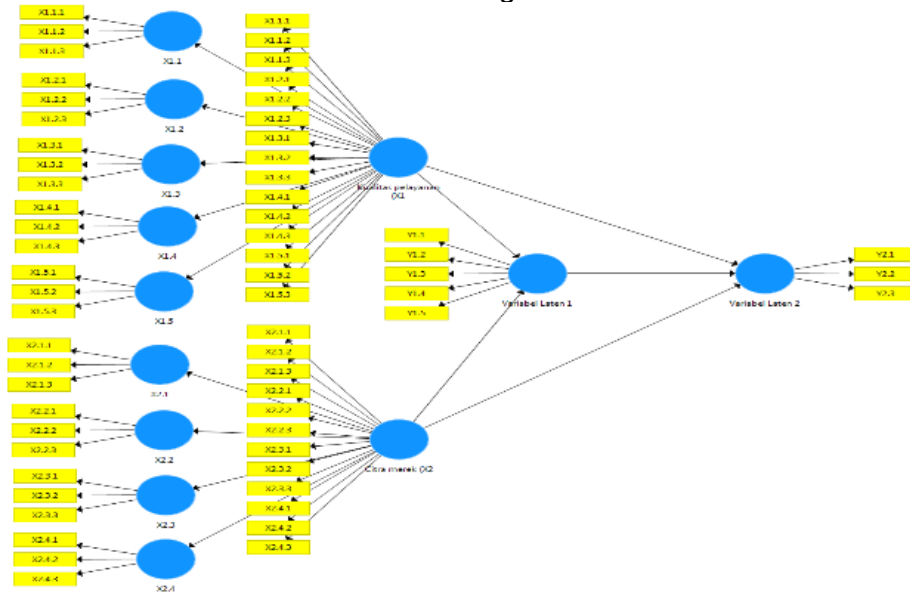
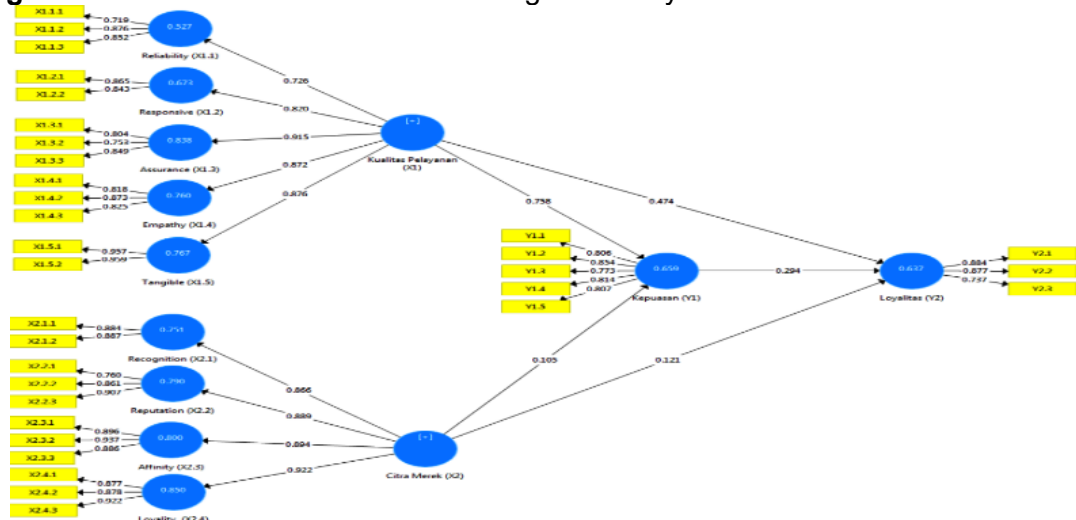


Figure 3. PLS model estimation of convergent validity



Based on the estimation results of the PLS model, it shows that all indicators have loading factor values above 0.7 so that the model meets the requirements for convergent validity. Apart from looking at the loading factor value of each indicator, convergent validity is also assessed from the AVE value of each construct. The PLS model is declared to have met convergent validity if the AVE value of each construct is > 0.5 . Composite Reliability Testing shows that all constructs have composite reliability values > 0.7 and Cronbach's Alpha > 0.7 , which indicates that all constructs have met the required reliability.

Table 1. Goodness of Fit Model Test

Structural Model	Dependent Variable	R-Square
1	Satisfaction (Y1)	0.659
2	Loyalty (Y2)	0.637
Calculation: $Q^2 = 1 - [(1 - R_1^2) (1 - R_2^2)]$ $Q^2 = 1 - [(1 - 0,659) (1 - 0,637)] = 0,876$		

Based on the analysis, it is proven that the value of $Q^2 = 0.876$ is close to the value of 1, thus the results of this evaluation provide evidence that the structural model has good goodness-of-fit model. This result can be interpreted as meaning that 87.6% of the information contained in the data can be explained by the model while the remaining 12.4% is explained by errors or other variables not contained in the model.

Table 2. Hypothesis Testing

Variable	Path Coefficient	T Statistics	P Value	Result
Service Quality (X1) -> Satisfaction (Y1)	0.758	12.357	0.000	Significant
Service Quality (X1) -> Loyalty (Y2)	0.474	3.770	0.000	Significant
Brand Image (X2) -> Satisfaction (Y1)	0.105	1.376	0.169	Not Significant
Brand Image (X2) -> Loyalty (Y2)	0.121	2.006	0.045	Significant
Satisfaction (Y1) -> Loyalty (Y2)	0.294	2.140	0.033	Significant

The results of hypothesis testing are explained as follows.

Hypothesis Testing 1

Service quality (X1) is proven to have a positive and significant effect on satisfaction (Y1). This result is shown by the positive path coefficient of 0.758 with T-statistic = 12.357 (T-statistic > 1.96) and p-value = 0.000 (p-value < 0.05). Based on this, hypothesis 1 is declared accepted.

Testing Hypothesis 2

Brand image (X2) is proven to have no positive and significant effect on satisfaction (Y1). This result is shown by the path coefficient which has a positive value of 0.105 with T-statistic = 1.376 (T-statistic < 1.96) and p-value = 0.169 (p-value > 0.05). Based on this, hypothesis 2 is rejected.

Testing Hypothesis 3

Service quality (X1) is proven to have a positive and significant effect on loyalty (Y2). This result is shown by the positive path coefficient of 0.474 with T-statistic = 3.770 (T-statistic > 1.96) and p-value = 0.000 (p-value < 0.05). Based on this, hypothesis 3 is declared accepted.

Testing Hypotheses 4

Organizational justice (X2) is proven to have a positive and significant effect on brand image (X2) is proven to have a positive and significant effect on loyalty (Y2). This result is shown by the positive path coefficient of 0.121 with T-statistic = 2.006 (T-statistic > 1.96) with p-value = 0.045 (p-value < 0.05). Based on this, hypothesis 4 is declared accepted.

Testing Hypotheses 5

Satisfaction (Y1) is proven to have a positive and significant effect on loyalty (Y2). This result is shown by the positive path coefficient of 0.294 with T-statistic = 2.140 (T-statistic > 1.96) with p-value = 0.033. Based on hypothesis 5, it is declared accepted. Satisfaction (Y1) is able to mediate the indirect influence of service quality (X1) on loyalty (Y2). These

results are shown from the mediation tests carried out, it appears that the effects of C, D and AB have significant values and the indirect effect path coefficient obtained is above 0.10, namely 0.223. The results of this research determine that service quality can influence loyalty through patient satisfaction which can be proven empirically. Based on these results, it can be interpreted that the better the quality of service accompanied by good satisfaction, the loyalty of JKN patients/participants will increase/improve. Other information that can be conveyed is that the mediating effect of the satisfaction variable (Y1) on the indirect influence of service quality on loyalty is partial. These findings provide an indication that the satisfaction variable (Y1) is not a determining variable on the influence of service quality on JKN (Partially Mediated) patient/participant loyalty.

Satisfaction (Y1) has not been able to mediate the indirect influence of brand image (X1) on loyalty (Y2). These results show that from the mediation tests carried out, it appears that the C effect is not significant and the indirect effect path coefficient obtained is still very small, namely 0.031 (below 0.10). Based on these results, it can be stated that the brand image has not been able to increase loyalty through JKN patient/participant satisfaction (No Mediation).

The path from service quality to loyalty is 0.474, so the indirect effect has a smaller path coefficient, namely 0.223, compared to the direct path coefficient of 0.447 with a total effect of 0.697. This path coefficient proves that service quality has an indirect influence on loyalty through satisfaction that is smaller than the direct influence of service quality on loyalty. The findings also show that the service quality path to loyalty has the largest total effect, namely 0.697 compared to the brand image path to loyalty which only has a total effect of 0.151. These results provide an indication that the loyalty of JKN patients/participants tends to be determined by service quality.

DISCUSSION

Based on the results of the analyses, in this section, the outcomes of the calculations that have been carried out will be discussed:

The Influence of Service Quality on Participant Satisfaction

Based on the results of the analysis regarding the influence of service quality on participant satisfaction, it shows that service quality has proven to have a positive and significant effect on satisfaction. The results of this analysis indicate that hypothesis 1 (H1) is accepted. This finding means that the better the quality of service at RSU Balimed Delnipsalr for JKN participants, the greater the satisfaction of JKN patients/participants.

In this research, service quality is selected from five indicators, namely reliability, responsiveness, assurance, empathy, and tangibles, or physical evidence. Empathy is the dimension with the highest average service quality. This shows that staff pay attention to consumers personally, prioritize consumer needs, and adjust working hours to the busy levels of JKN patients/participants at Ballil Meld Hospital are the most important dimensions and indicators of service quality. Service quality provides encouragement to customers to establish strong ties with the company. To find out the level of customer satisfaction, you need to first know the quality of service provided by BPJS Health at Ballil Meld Hospital to its customers.

Other studies also have similar results. For instance, Ladhari et al. (2018) found that service quality positively influences satisfaction based on a survey of 222 Tunisian Bank Service Customers. Shen and Yahya (2021) also found that service quality positively influences satisfaction on loyalty through the linkage of passenger satisfaction toward low-cost airlines from the perspective of Southeast Asia.

The Influence of Brand Image on Participant Satisfaction

Based on the results of the analysis regarding the influence of brand image on participant satisfaction, it shows that brand image is not proven to have a positive and significant effect on satisfaction. The results of this analysis show that hypothesis 2 (H2) is rejected. This finding means that the better the perception of JKN patients/participants towards the BPJS brand image cannot increase the satisfaction of JKN patients/participants significantly. Improving the brand image if it is carried out by BPJS will not increase customer satisfaction significantly, this is because the brand image of BPJS is already known by the wider community. For respondents, any logo, symbol, or term is often not a problem because the BPJS image has been embedded in the minds and hearts of loyal customers.

The results of this research are in line with the results of research conducted by Apriliani (2019), which found that service quality has no effect on customer loyalty of BPJS users. Octavia (2019) research found that brand image has a negligible and insignificant effect on loyalty. Dimiyati and Subagio (2016) research proves that brand image has a positive and insignificant effect on customer loyalty. Permatasari (2018) research also found that brand image has no effect on consumer loyalty.

The Influence of Service Quality on Participant Loyalty

Based on the results of the analysis regarding the influence of service quality on participant loyalty, it shows that service quality has proven to have a positive and significant effect on participant loyalty. The results of this analysis indicate that hypothesis 3 (H3) is accepted. This finding means that the better the quality of service at RSU Balimed Delnpalsalr for JKN participants, the higher the loyalty of JKN patients/participants. The findings also show that the service quality path to loyalty has the largest total effect compared to the brand image path to loyalty. These results provide an indication that the loyalty of JKN patients/participants tends to be determined by service quality.

Other studies also have similar results. For example, Sriani et al. (2018) found that service quality has a positive and significant effect on JKN patient loyalty. Ananda (2018) research also found that service quality has a positive and significant influence on customer loyalty. Research by Rezeqati and Mugiono (2019) also found that there is an influence of service quality on BPJS Employment customer loyalty, as well as according to Borishade et al. (2021), stating that service quality and satisfaction have a positive and significant effect on loyalty.

The Influence of Brand Image on Participant Loyalty

Based on the results of the analysis regarding the influence of brand image on participant loyalty, it shows that brand image is proven to have a positive and significant effect on loyalty. The results of this analysis indicate that hypothesis 4 (H4) is accepted. This finding means that the better the perception of JKN patients/participants towards the BPJS brand image, the higher the loyalty of JKN patients/participants.

If we look at the brand image indicators from this research, it is recognition that the name and symbol of BPJS itself feels very comfortable in the hearts of its customers. The name and symbol of BPJS symbolize the personality of BPJS itself, BPJS has a good name in society. BPJS is very responsible, has fast service if there is a claim, that is what makes BPJS's image so good to the public.

Brand image is a representation of the overall perception of a brand and encompasses information and past experiences with that brand. It is related to attitudes in the form of beliefs and preferences towards a brand. The results of this research are in line with the findings of research conducted by Wu (2018), which showed that image has both direct and indirect influence on patient loyalty. Research by Merrilees and Fry (2018) found that image has a direct effect on loyalty. Yunus et al. (2019) also found that brand image has a significant effect on consumer loyalty, similarly, according to Haryono and Octavia (2018), provided evidence that brand image influences loyalty.

The Effect of Satisfaction on Participant Loyalty

Based on the results of the analysis regarding the influence of satisfaction on participant loyalty, it is evident that satisfaction has a positive and significant effect on loyalty. The findings indicate that hypothesis 5 (H5) is accepted. This finding means that the better the quality of service at RSU Balimed Delnapalsar for JKN participants, the greater the loyalty of JKN participants. Of course, while competitive prices may attract consumers initially, they alone are not sufficient to foster loyalty. Good service is also essential as it fosters consumer loyalty to the company.

Other studies have also yielded similar results. Nastiti & Astuti (2019), Syahputra (2020), and Lise & Sitio (2019) have also demonstrated that customer satisfaction positively influences customer loyalty.

Participant Satisfaction Mediates Service Quality on Participant Loyalty

Based on the results of the analysis, it shows that satisfaction is able to mediate the indirect influence of service quality on patient loyalty. The results of this research determine that service quality can influence patient loyalty through satisfaction, which can be empirically proven. Based on these results, it can be interpreted that the better the quality of service accompanied by good satisfaction, the loyalty of JKN patients/participants will increase/improve. In this research, from the four dimensions of satisfaction, it can be seen that the service quality dimension received the highest response, this means that service quality is one aspect that contributes to the success of an organization. Aditya and Basri (2021) also found that customer satisfaction mediates the influence of service quality on customer loyalty. This means that the higher customer satisfaction, the stronger the influence of service quality from the bank on customer loyalty.

Participant Satisfaction Mediates Brand Image on Participant Loyalty

Based on the results of the analysis, it shows that satisfaction has not been able to mediate the indirect influence of service quality on patient loyalty. Based on these results, it can be stated that the satisfaction obtained from the brand image has not been able to increase the loyalty of JKN patients/participants. The brand image variable can be measured using indicators that are well managed, where recognition gets the highest response. This shows that the name BPJS reflects the company's personality, especially in terms of human resources, facilities, and infrastructure. This good management will create customer loyalty by recommending BPJS as a service provider. Apart from that, the reputation of BPJS, which guarantees a service focus on customers, can provide

willingness to make transactions at BPJS. Therefore, it can be concluded that reputation influences BPJS Employment customer loyalty. The results of this research are in line with Syahputra's (2020) research showing that customer satisfaction provides indirect support for service quality on customer loyalty and brand image on customer loyalty.

CONCLUSION

The phenomenon of arrears in BPJS health contributions and the irregularity of independent participants in making routine contribution payments shows that there is a lack of consumer loyalty in paying contributions which are a routine obligation for BPJS health participants. The aim of this research is to reveal the mediating impact of satisfaction on service quality and brand image on loyalty. This research is a quantitative research conducted using a survey, using a data sample of 82 National Health Insurance participants who received services at the Balimed Denpasar General Hospital. Analysis uses PLS-based SEM with a quantitative approach and measuring scales from previous research. The research results showed that service quality had a positive and significant effect on loyalty, brand image had no significant effect on satisfaction, service quality and brand image had a positive and significant effect on loyalty, and patient satisfaction was able to mediate the effect of service quality and brand image on loyalty and patient loyalty. tends to be determined by service quality. Suggestions to leaders can provide training to officers such as providing examples in serving patients, how to carry out and carry out their duties, as well as providing examples of how to respond and communicate well with patients.

Some suggestions that can be given regarding the results of this research include that the research results show that service quality has the greatest total effect on participant loyalty. The quality of service is very good at RSU Balimed Denpasar for JKN participants also measured by several indicators. However, the reliability indicator is the indicator with the lowest value, so it is recommended that leaders provide training to officers such as providing examples in serving patients, how to carry out and carry out their duties, as well as providing examples of how to respond and communicate well with patients. This is necessary so that patients can get satisfaction during or after treatment at the hospital so that patient loyalty increases.

The brand image has not been able to increase participant satisfaction with the Affinity indicator (attractiveness) so it is recommended that several things include providing action or efforts to further improve public perception of the institution by means of BPJS Health can realize its positive symbols in reality on the ground by means of BPJS Health can update information more frequently in various media, newspapers, TV, radio, etc., regarding the number of BPJS Health participants, the name, symbol and logo of BPJS Health so that it is maintained and reflects the identity of the institution as health insurance and in the long term can be changed in accordance with time (flexibly), and BPJS Health through improving its performance and credibility can be a source of pride for all.

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DECLARATION OF CONFLICTING INTERESTS

We declare no potential conflicts of interest regarding research, authorship, and/or publication of this article.

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